

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: David L. Kaminsky	)	Confirmation No.: 1407
	)	
Application No. 10/707,408	)	Group Art Unit: 2151
	)	
Filed: December 11, 2003	)	Examiner: Glenford J. Madamba
	)	
Title: Method and System to Distribute	)	
Policies	)	

---

Mail Stop: AF  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

***AMENDMENT AFTER FINAL ACTION UNDER 37 CFR §1.116***

Sir:

In response to the Office Action dated as mailed January 23, 2008, please amend the above-identified application as follows:

**No Amendments to the Specification.**

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.